

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21237

Subject	Zip Code Tabulation Area : 21237			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	24,738	+/- 897	100.0%	+/- (X)
In labor force	16,598	+/- 673	67.1%	+/- 2.1
Civilian labor force	16,573	+/- 675	67%	+/- 2.1
Employed	15,252	+/- 629	61.7%	+/- 2.1
Unemployed	1,321	+/- 322	5.3%	+/- 1.3
Armed Forces	25	+/- 25	0.1%	+/- 0.1
Not in labor force	8,140	+/- 663	32.9%	+/- 2.1
Civilian labor force	16,573	+/- 675	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	8%	+/- 1.8
Females 16 years and over	13,612	+/- 700	(X)	+/- (X)
In labor force	8,423	+/- 472	61.9%	+/- 2.8
Civilian labor force	8,407	+/- 474	61.8%	+/- 2.8
Employed	7,758	+/- 484	57%	+/- 2.9
Own children under 6 years	2,263	+/- 377	(X)	+/- (X)
All parents in family in labor force	1,518	+/- 285	67.1%	+/- 8.5
Own children 6 to 17 years	3,447	+/- 402	(X)	+/- (X)
All parents in family in labor force	2,783	+/- 390	80.7%	+/- 5.2
COMMUTING TO WORK				
Workers 16 years and over	15,065	+/- 613	100.0%	+/- (X)
Car, truck, or van -- drove alone	12,724	+/- 617	84.5%	+/- 2.2
Car, truck, or van -- carpooled	1,185	+/- 257	7.9%	+/- 1.7
Public transportation (excluding taxicab)	397	+/- 155	2.6%	+/- 1
Walked	333	+/- 134	2.2%	+/- 0.9
Other means	213	+/- 125	1.4%	+/- 0.8
Worked at home	213	+/- 97	1.4%	+/- 0.6
Mean travel time to work (minutes)	27.3	+/- 1.1	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	15,252	+/- 629	100.0%	+/- (X)
Management, business, science, and arts occupations	5,215	+/- 455	34.2%	+/- 2.7
Service occupations	3,180	+/- 464	20.8%	+/- 2.9
Sales and office occupations	3,994	+/- 457	26.2%	+/- 2.7
Natural resources, construction, and maintenance occupations	1,299	+/- 274	8.5%	+/- 1.8
Production, transportation, and material moving occupations	1,564	+/- 307	10.3%	+/- 1.9
INDUSTRY				
Civilian employed population 16 years and over	15,252	+/- 629	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	13	+/- 22	0.1%	+/- 0.1
Construction	858	+/- 213	5.6%	+/- 1.4
Manufacturing	1,060	+/- 213	6.9%	+/- 1.3
Wholesale trade	375	+/- 137	2.5%	+/- 0.9
Retail trade	1,837	+/- 354	12%	+/- 2.3
Transportation and warehousing, and utilities	817	+/- 216	5.4%	+/- 1.4
Information	366	+/- 140	2.4%	+/- 0.9
Finance and insurance, and real estate and rental and leasing	872	+/- 223	5.7%	+/- 1.4
Professional, scientific, and management, and administrative and waste	1,598	+/- 255	10.5%	+/- 1.5
Educational services, and health care and social assistance	3,772	+/- 383	24.7%	+/- 2.4
Arts, entertainment, and recreation, and accommodation and food services	1,643	+/- 309	10.8%	+/- 2
Other services, except public administration	629	+/- 146	4.1%	+/- 1
Public administration	1,412	+/- 255	9.3%	+/- 1.7

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CLASS OF WORKER				
Civilian employed population 16 years and over	15,252	+/- 629	100.0%	+/- (X)
Private wage and salary workers	11,941	+/- 657	78.3%	+/- 2.4
Government workers	2,870	+/- 350	18.8%	+/- 2.3
Self-employed in own not incorporated business workers	441	+/- 131	2.9%	+/- 0.8
Unpaid family workers	0	+/- 23	0%	+/- 0.2
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	11,496	+/- 296	100.0%	+/- (X)
Less than \$10,000	493	+/- 163	4.3%	+/- 1.4
\$10,000 to \$14,999	348	+/- 123	3%	+/- 1.1
\$15,000 to \$24,999	1,067	+/- 273	9.3%	+/- 2.3
\$25,000 to \$34,999	1,022	+/- 182	8.9%	+/- 1.6
\$35,000 to \$49,999	1,940	+/- 312	16.9%	+/- 2.7
\$50,000 to \$74,999	2,016	+/- 274	17.5%	+/- 2.4
\$75,000 to \$99,999	1,724	+/- 284	15%	+/- 2.5
\$100,000 to \$149,999	1,967	+/- 244	17.1%	+/- 2.1
\$150,000 to \$199,999	550	+/- 150	4.8%	+/- 1.3
\$200,000 or more	369	+/- 125	3.2%	+/- 1.1
Median household income (dollars)	\$61,172	+/- 4565	(X)%	+/- (X)
Mean household income (dollars)	\$73,314	+/- 3185	(X)%	+/- (X)
With earnings	9,233	+/- 328	80.3%	+/- 1.9
Mean earnings (dollars)	\$76,901	+/- 4129	(X)%	+/- (X)
With Social Security	3,046	+/- 217	26.5%	+/- 1.9
Mean Social Security income (dollars)	\$17,726	+/- 1113	(X)%	+/- (X)
With retirement income	2,087	+/- 221	18.2%	+/- 1.9
Mean retirement income (dollars)	\$19,820	+/- 2083	(X)%	+/- (X)
With Supplemental Security Income	498	+/- 146	4.3%	+/- 1.3
Mean Supplemental Security Income (dollars)	\$11,333	+/- 4006	(X)%	+/- (X)
With cash public assistance income	353	+/- 155	3.1%	+/- 1.3
Mean cash public assistance income (dollars)	\$4,158	+/- 1372	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	1,191	+/- 233	10.4%	+/- 2
Families	7,446	+/- 352	100.0%	+/- (X)
Less than \$10,000	208	+/- 97	2.8%	+/- 1.3
\$10,000 to \$14,999	118	+/- 70	1.6%	+/- 0.9
\$15,000 to \$24,999	452	+/- 181	6.1%	+/- 2.4
\$25,000 to \$34,999	601	+/- 160	8.1%	+/- 2.1
\$35,000 to \$49,999	1,166	+/- 262	15.7%	+/- 3.3
\$50,000 to \$74,999	1,312	+/- 209	17.6%	+/- 2.7
\$75,000 to \$99,999	1,164	+/- 237	15.6%	+/- 3.2
\$100,000 to \$149,999	1,652	+/- 234	22.2%	+/- 3.1
\$150,000 to \$199,999	418	+/- 129	5.6%	+/- 1.7
\$200,000 or more	355	+/- 122	4.8%	+/- 1.7
Median family income (dollars)	\$72,391	+/- 5134	(X)%	+/- (X)
Mean family income (dollars)	\$83,690	+/- 4559	(X)%	+/- (X)
Per capita income (dollars)	\$29,456	+/- 1452	(X)%	+/- (X)
Nonfamily households	4,050	+/- 321	(X)	+/- (X)
Median nonfamily income (dollars)	\$41,640	+/- 1770	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$50,535	+/- 3844	(X)%	+/- (X)
Median earnings for workers (dollars)	\$38,476	+/- 2234	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$54,606	+/- 3326	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$43,136	+/- 2182	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	29,596	+/- 1079	29596%	+/- (X)
With health insurance coverage	25,914	+/- 1103	87.6%	+/- 2.4
With private health insurance	20,825	+/- 962	70.4%	+/- 3.1
With public coverage	8,136	+/- 832	27.5%	+/- 2.5
No health insurance coverage	3,682	+/- 751	12.4%	+/- 2.4
Civilian noninstitutionalized population under 18 years	5,929	+/- 504	5929%	+/- (X)
No health insurance coverage	517	+/- 241	8.7%	+/- 3.9
Civilian noninstitutionalized population 18 to 64 years	19,385	+/- 804	19385%	+/- (X)
In labor force:	15,786	+/- 640	15786%	+/- (X)
Employed:	14,543	+/- 592	14543%	+/- (X)
With health insurance coverage	12,663	+/- 545	87.1%	+/- 2.4
With private health insurance	12,066	+/- 553	83%	+/- 2.7
With public coverage	833	+/- 207	5.7%	+/- 1.4
No health insurance coverage	1,880	+/- 372	12.9%	+/- 2.4
Unemployed:	1,243	+/- 316	1243%	+/- (X)
With health insurance coverage	845	+/- 222	68%	+/- 11.4
With private health insurance	516	+/- 156	41.5%	+/- 10.4
With public coverage	333	+/- 148	26.8%	+/- 10
No health insurance coverage	398	+/- 195	32%	+/- 11.4
Not in labor force:	3,599	+/- 559	3599%	+/- (X)
With health insurance coverage	2,856	+/- 501	79.4%	+/- 7.4
With private health insurance	1,828	+/- 305	50.8%	+/- 7.4
With public coverage	1,159	+/- 317	32.2%	+/- 5.6
No health insurance coverage	743	+/- 295	20.6%	+/- 7.4
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	5.4%	+/- 1.8
With related children under 18 years	(X)	+/- (X)	7.9%	+/- 3.1
With related children under 5 years only	(X)	+/- (X)	5.4%	+/- 7.6
Married couple families	(X)	+/- (X)	2.8%	+/- 1.2
With related children under 18 years	(X)	+/- (X)	2.7%	+/- 1.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 5.5
Families with female householder, no husband present	(X)	+/- (X)	11.6%	+/- 5.4
With related children under 18 years	(X)	+/- (X)	16.9%	+/- 8.8
With related children under 5 years only	(X)	+/- (X)	38.2%	+/- 41.2
All people	(X)	+/- (X)	9.2%	+/- 2.1
Under 18 years	(X)	+/- (X)	9.3%	+/- 3.4
Related children under 18 years	(X)	+/- (X)	9%	+/- 3.3
Related children under 5 years	(X)	+/- (X)	8.7%	+/- 5.1
Related children 5 to 17 years	(X)	+/- (X)	9.1%	+/- 3.7
18 years and over	(X)	+/- (X)	9.2%	+/- 2.2
18 to 64 years	(X)	+/- (X)	9.6%	+/- 2.4
65 years and over	(X)	+/- (X)	7.2%	+/- 2.7
People in families	(X)	+/- (X)	5.6%	+/- 1.9
Unrelated individuals 15 years and over	(X)	+/- (X)	22.8%	+/- 5.3

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.